URGENT: FINAL NOTICE OF INTENT TO FORECLOSE

Date: [Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: Loan Account Number: [Account Number]

Dear [Borrower Name],

This letter serves as formal notice that your mortgage loan is in serious default. Despite previous notifications, the default on your account has not been cured.

As of [Current Date], the total amount required to bring your account current is $[Amount Required to Cure]. This includes past due principal, interest, late fees, and legal costs.

FAILURE TO PAY: If the full amount stated above is not received by [Deadline Date], [Lender Name] will initiate formal foreclosure proceedings against the property located at [Property Address].

Foreclosure may result in the following:

- The loss of your home and any equity you have built.
- A significant negative impact on your credit score.
- A deficiency judgment if the sale of the home does not cover the loan balance.

You may still have options to avoid foreclosure, such as a loan modification, short sale, or deed-in-lieu of foreclosure. We strongly urge you to contact our Loss Mitigation Department immediately at [Phone Number] to discuss these alternatives.

Please remit payment to the address listed above or contact us immediately to prevent further legal action.

Sincerely,

[Authorized Representative Name]
[Lender Name]